(FOR EMPLOYERS **WITH** A SEPARATE PRESCRIPTION DRUG PLAN)

DEPARTMENT OF THE TREASURY - DIVISION OF PENSIONS AND BENEFITS NEW JERSEY STATE HEALTH BENEFITS PROGRAM LOCAL MONTHLY ACTIVE GROUP - EDUCATION EMPLOYERS RATES EFFECTIVE 4/1/2008 to 12/31/2008

| PLAN/COVERAGE | EMPLOYER | DEPENDENT | |
|-----------------------------|-------------|-----------|----------|
| DESCRIPTION | SINGLE COST | COST | TOTAL |
| NJ DIRECT15 - #150 | | | |
| Single | \$328.67 | | \$328.67 |
| Member & Spouse/Partner | \$329.91 | \$409.59 | \$739.50 |
| Family | \$330.36 | \$491.31 | \$821.67 |
| Parent & Child | \$329.21 | \$130.92 | \$460.13 |
| NJ DIRECT10 - #050 | | | |
| Single | \$345.25 | | \$345.25 |
| Member & Spouse/Partner | \$346.49 | \$430.32 | \$776.81 |
| Family | \$346.94 | \$516.19 | \$863.13 |
| Parent & Child | \$345.79 | \$137.55 | \$483.34 |
| AETNA, INC #019 | | | |
| Single | \$322.22 | | \$322.22 |
| Member & Spouse/Partner | \$323.46 | \$401.54 | \$725.00 |
| Family | \$323.91 | \$481.65 | \$805.56 |
| Parent & Child | \$322.76 | \$128.35 | \$451.11 |
| CIGNA HealthCare HMO - #020 | | | |
| Single | \$325.44 | | \$325.44 |
| Member & Spouse/Partner | \$326.68 | \$405.57 | \$732.25 |
| Family | \$327.13 | \$486.48 | \$813.61 |
| Parent & Child | \$325.98 | \$129.64 | \$455.62 |
| PRESCRIPTION DRUG PROGRAM - | · #201 | | |
| Single | \$119.00 | | \$119.00 |
| Member & Spouse/Partner | \$119.00 | \$148.75 | \$267.75 |
| Family | \$119.00 | \$178.50 | \$297.50 |
| Parent & Child | \$119.00 | \$47.60 | \$166.60 |

(FOR EMPLOYERS WITHOUT A SEPARATE PRESCRIPTION DRUG PLAN)

DEPARTMENT OF THE TREASURY - DIVISION OF PENSIONS AND BENEFITS NEW JERSEY STATE HEALTH BENEFITS PROGRAM LOCAL MONTHLY ACTIVE GROUP - EDUCATION EMPLOYERS RATES EFFECTIVE 4/1/2008 to 12/31/2008

| PLAN/COVERAGE | EMPLOYER | DEPENDENT | |
|-----------------------------|-------------|-----------|------------|
| DESCRIPTION | SINGLE COST | COST | TOTAL |
| NJ DIRECT15 - #150 | | | |
| Single | \$394.40 | | \$394.40 |
| Member & Spouse/Partner | \$395.64 | \$491.76 | \$887.40 |
| Family | \$396.09 | \$589.91 | \$986.00 |
| Parent & Child | \$394.94 | \$157.22 | \$552.16 |
| NJ DIRECT10 - #050 | | | |
| Single | \$414.30 | | \$414.30 |
| Member & Spouse/Partner | \$415.54 | \$516.63 | \$932.17 |
| Family | \$415.99 | \$619.76 | \$1,035.75 |
| Parent & Child | \$414.84 | \$165.18 | \$580.02 |
| AETNA, INC #019 | | | |
| Single | \$409.22 | | \$409.22 |
| Member & Spouse/Partner | \$410.46 | \$510.29 | \$920.75 |
| Family | \$410.91 | \$612.15 | \$1,023.06 |
| Parent & Child | \$409.76 | \$163.15 | \$572.91 |
| CIGNA HealthCare HMO - #020 | | | |
| Single | \$413.31 | | \$413.31 |
| Member & Spouse/Partner | \$414.55 | \$515.41 | \$929.96 |
| Family | \$415.00 | \$618.29 | \$1,033.29 |
| Parent & Child | \$413.85 | \$164.79 | \$578.64 |